

GUIDELINE FOR PREPARATION OF REPORT ON EARNING ASSET QUALITY AND OTHER INFORMATION

1. Earning Assets and Non-Earning Assets accounts are presented in the Related Parties and Non-Related Parties groups. Related Parties are related parties to bank as stipulated in Bank Indonesia regulation concerning legal lending limit.
2. Earning Assets and Non-Earning Assets are further detailed down based on quality, namely Current, Special Mention, Sub Standard, Doubtful, and Losses according to Bank Indonesia regulation concerning assessment of commercial bank asset quality.
3. Definitions of balance sheet accounts in Attachment 5 refer to the definitions in Commercial Bank Monthly Report.
4. Credits extended are divided into 3 parts, namely:
 - a. Micro, Small, and Medium-Scale Business (UMKM) Debtors
These are credits extended to Micro, Small, and Medium-Scale Business (UMKM) debtors. The definition of UMKM refers to prevailing legislation, which currently is stipulated in the Republic of Indonesia Law Number 20 of 2008 concerning Micro, Small, and Medium-Scale Business. This account reports all types of credits extended to UMKM, including property credits and/or credits under restructuring status.
 - b. Non-UMKM Debtors
These are credits extended to Non-Micro, Small, and Medium-Scale Business (UMKM) debtors. This account reports all types of credits extended to Non-UMKM debtors, including property credits and/or credits under restructuring status.
 - c. Restructured Credits
This is total credits that are under the restructuring status, both credits extended to UMKM debtors as well as credits extended to non-UMKM debtors, including property credits.

d. Property Credits

Property credits are all credits related to properties extended to UMKM debtors as well as non-UMKM debtors, including credits under restructuring status, which cover credits extended to:

- 1) Real estate companies for the provision of lands and buildings including facilities for sale/rent;
- 2) Contractors, for the construction of buildings, offices, houses and shops; and
- 3) Individuals, for ownership and renovation of houses.

In Commercial Bank Monthly Report, property credits cover:

- i. Receivers of Business Credit, which comprises credit extensions to the construction sector (point F) and Real Estate sector (point K.1);
 - ii. Receivers of non-Business Credit, which comprises households for ownership of houses, flats or apartments, shop-houses or office-houses.
5. Commitments and Contingencies cover commitment liabilities and contingency liabilities in Attachment 3 – List of Commitments and Contingencies.
 6. Total Bank assets used as collaterals are Bank assets that are tied as collaterals on certain transactions. Bank assets used as collaterals do not include marketable securities sold under repurchase agreements (repo).
 7. Provision for Earning Asset Losses and Provision for Non-Earning Asset Losses that should be established shall refer to Bank Indonesia regulation concerning assessment of commercial bank asset quality.
 8. Allowance for Impairment Loss (CKPN) is an allowance that should be established by Bank in accordance with Financial Accounting Standard (PSAK concerning Indonesian Banking Accounting Guideline (PAPI).